

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles Henry Evans
Jodie Ann Evans
Debtors

Case No. 17-03131-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: PRatchfor
Form ID: 309I

Page 1 of 2
Total Noticed: 26

Date Rcvd: Aug 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2017.

db/jdb +Charles Henry Evans, Jodie Ann Evans, 12 South Maple Street, Mount Carmel, PA 17851-2053
cr +AmeriCredit Financial Services, Inc. A/C dba GM Fi, P O Box 183853, Arlington, TX 76096-3853
4954427 +APOTAKER SCIAN PC, C/O CREDIT ONE BANK (CARD 1948), 520 FELLOWSHIP ROAD SUITE C306, PO BOX 5496, MT LAUREL NJ 08054-5496
4954422 +CAPITAL ONE (CARD 0059), PO BOX 30285, SALT LAKE CITY UT 84130-0285
4954421 +CAPITAL ONE (CARD 4477), PO BOX 30285, SALT LAKE CITY UT 84130-0285
4954425 +CHASE HOME LENDING, PO BOX 469030, GLENDALE CO 80246-9030
4954429 +ELAN FINANCIAL (CARD SERVICES), PO BOX 79048, ST LOUIS MO 63179
4954433 +FIRST PREMIER BANK (CARD 0749), PO BOX 5524, SIOUX FALLS SD 57117-5524
4954431 +FIRST PREMIER BANK (CARD 0885), PO BOX 5524, SIOUX FALLS SD 57117-5524
4954430 +FIRST PREMIER BANK (CARD 0996), PO BOX 5524, SIOUX FALLS SD 57117-5524
4954432 +FIRST PREMIER BANK (CARD 1602), PO BOX 5524, SIOUX FALLS SD 57117-5524
4954435 +PENN CREDIT, C/O GEISINGER MEDICAL CENTER, 916 SOUTH 14TH STREET, PO BOX 988, HARRISBURG PA 17108-0988
4954426 +PRESSLER AND PRESSLER LLP, C/O MIDLAND FUNDING CREDIT ONE BANK CARD, 7 ENTIN ROAD, PARSIPPANY NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: dehartstaff@pamdl3trustee.com Aug 08 2017 19:07:27 Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Aug 08 2017 19:07:19 United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4954303 EDI: PHINAMERI.COM Aug 08 2017 19:08:00 Americredit Financial Services, Inc., A/C dba GM Financial, P O Box 183853, Arlington, TX 76096
4954419 +EDI: TSYS2.COM Aug 08 2017 19:08:00 BARCLAY CARD (CARD SERVICES), PO BOX 13337, PHILADELPHIA PA 19101-3337
4954420 E-mail/Text: bankruptcy@bbandt.com Aug 08 2017 19:07:16 BB&T BANK, PO BOX 1847, WILSON NC 27894
4954437 +EDI: MERRICKBANK.COM Aug 08 2017 19:08:00 CARSON SMITHFIELD, C/O MERRICK BANK, PO BOX 9216, OLD BETHPAGE NY 11804-9016
4954439 +E-mail/Text: bankruptcynotices@cbcompanies.com Aug 08 2017 19:07:26 CBE GROUP INC., C/O VERIZON, 1309 TECHNOLOGY PKWY, CEDAR FALLS IA 50613-6976
4954436 +EDI: PHINAMERI.COM Aug 08 2017 19:08:00 GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
4954434 +EDI: LTDFINANCIAL.COM Aug 08 2017 19:08:00 LTD FINANCIAL SERVICE, C/O FIRST SAVINGS, 7322 SOUTHWEST FREEWAY SUITE 1600, HOUSTON TX 77074-2134
4954438 +EDI: MERRICKBANK.COM Aug 08 2017 19:08:00 MERICK BANK, PO BOX 9216, OLD BETHPAGE NY 11804-9016
4954423 +EDI: RESURGENT.COM Aug 08 2017 19:08:00 RESURGENT CAPITAL SERVICES, C/O CAPITAL ONE (CARD 0728), PO BOX 10587, GREENVILLE SC 29603-0587
4954424 +EDI: RESURGENT.COM Aug 08 2017 19:08:00 RESURGENT CAPITAL SERVICES, C/O CAPITAL ONE (CARD 7111), PO BOX 10587, GREENVILLE SC 29603-0587
4954428 +EDI: RESURGENT.COM Aug 08 2017 19:08:00 RESURGENT CAPITAL SERVICES, C/O CREDIT ONE BANK (CARD 1723), PO BOX 10587, GREENVILLE SC 29603-0587

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com, dehartstaff@pamdl3trustee.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1	Charles Henry Evans	Social Security number or ITIN	xxx-xx-6982
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	Jodie Ann Evans	Social Security number or ITIN	xxx-xx-5476
	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed for chapter 13 July 31, 2017	
Case number: 4:17-bk-03131-JJT			

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles Henry Evans	Jodie Ann Evans
2. All other names used in the last 8 years		
3. Address	12 South Maple Street Mount Carmel, PA 17851	12 South Maple Street Mount Carmel, PA 17851
4. Debtor's attorney Name and address	None	
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: TWeclf@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 197 S Main St, Wilkes-Barre, PA 18701 OR PO Box 908, Harrisburg, PA 17108	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone 570-831-2500/717-901-2800 Date: August 8, 2017

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 14, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: November 13, 2017 Filing deadline: December 13, 2017 Filing deadline: January 27, 2018
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	